

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:
TERRISSA L YOUNG
Debtor(s)

Case No. 08-23321

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2008.
- 2) The plan was confirmed on 11/05/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/01/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,617.00.
- 10) Amount of unsecured claims discharged without payment: \$43,407.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,778.00
Less amount refunded to debtor	\$910.71

NET RECEIPTS:

\$40,867.29

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,270.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$5,770.32

Attorney fees paid and disclosed by debtor:	\$0.00
---	--------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE LLC	Unsecured	181.00	181.79	181.79	42.41	0.00
BLACK EXPRESSIONS BOOK CLUB	Unsecured	73.00	NA	NA	0.00	0.00
BLUE ISLAND RADIOLOGY	Unsecured	63.00	NA	NA	0.00	0.00
CHEVY CHASE BANK	Unsecured	12,686.84	NA	NA	0.00	0.00
COMSUMER FINANCE CORP	Unsecured	NA	12,686.84	12,686.84	2,959.12	0.00
CONCORD MEDICAL CENTER	Unsecured	75.00	NA	NA	0.00	0.00
COTTAGE EMERGENCY PHYSICIANS	Unsecured	415.00	NA	NA	0.00	0.00
COTTAGE EMERGENCY PHYSICIANS	Unsecured	140.00	NA	NA	0.00	0.00
COTTAGE EMERGNECY PHYSICIANS	Unsecured	415.00	NA	NA	0.00	0.00
COTTAGE EMERGNECY PHYSICIANS	Unsecured	140.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	11,002.00	11,001.98	11,001.98	2,566.76	0.00
DOUBLEDAY BOOK CLUB	Unsecured	74.00	NA	NA	0.00	0.00
FIRST CASH ADVANCE	Unsecured	472.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,000.00	1,346.79	1,346.79	1,346.79	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	504.32	504.32	117.66	0.00
MIDLAND FINANCE	Unsecured	2,704.00	NA	NA	0.00	0.00
NATIONAL CITY BANK	Unsecured	200.00	NA	NA	0.00	0.00
NATIONWIDE COMMERCIAL LP	Unsecured	382.00	2,403.73	2,403.73	560.79	0.00
NATIONWIDE LOAN	Secured	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	12,650.00	24,797.04	23,966.38	23,966.38	3,343.27
SANTANDER CONSUMER USA	Unsecured	11,316.38	0.00	830.66	193.79	0.00
TCF BANK	Unsecured	84.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	4,431.00	NA	NA	0.00	0.00
WOW INTERNET CABLE SVC	Unsecured	266.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,966.38	\$23,966.38	\$3,343.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,966.38	\$23,966.38	\$3,343.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,346.79	\$1,346.79	\$0.00
TOTAL PRIORITY:	\$1,346.79	\$1,346.79	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,609.32	\$6,440.53	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,770.32</u>
Disbursements to Creditors	<u>\$35,096.97</u>

TOTAL DISBURSEMENTS :	<u>\$40,867.29</u>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/05/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.